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DANIEL T. KILDEE 5TH DISTRICT, MICHIGAN

COMMITTEE ON FINANCIAL SERVICES

SUBCOMMITTEE ON CAPITAL MARKETS AND GOVERNMENT SPONSORED ENTERPRISES

> SUBCOMMITTEE ON MONETARY POLICY AND TRADE

DEMOCRATIC STEERING AND POLICY COMMITTEE

ASSISTANT DEMOCRATIC WHIP

October 2014

Congress of the United States House of Representatives Washington, DC 20515

Congratulations to the staff, board, and supporters of the Genesee County Land Bank on your 10th anniversary.

It is hard to believe a decade has passed since we formally created the Genesee County Land Bank under Michigan's landmark legislation.

I recall those days well, as we first launched our efforts by reforming Michigan's obsolete tax-foreclosure system, then formed the Genesee County Land Reutilization Council (the LRC), the predecessor to the Land Bank. The LRC formed the basis for the Michigan Land Bank Act, and – naturally – Genesee County was the first land bank in Michigan, and the first of its kind in the nation. It has become a model for well over a hundred communities across the nation – for which we can all take pride.

The Land Bank has been a transformational organization since then – transforming empty lots into small gardens, removing blight, rehabilitating houses, and breathing life into big empty buildings like the Durant, Oak School, and the Great Lakes Technology Centre.

But the real story of the Land Bank is not about buildings or land. It's about people.

The Land Bank's story is about people who have seen the burned out house next door transformed into green space; it's about people who have watched new development occur in places long-forgotten and considered beyond repair. And it's about people who have seen the dream of homeownership materialize after thinking they would never know the security of owning the place where they live.

And now, as then, there are naysayers and critics. For those of you associated with the Land Bank, especially those who work every day to restore our landscape, know this: Nothing worth doing has ever been done without upsetting the entrenched interests of the status quo. You should be proud knowing the easiest course would have been to let those empty places deteriorate, to simply let the "invisible hand of the market" take down another house, another block, another neighborhood – another city. But you said no to that future, and since that day, the Land Bank has worked to restore our community knowing that the other, less courageous oath would have led to a lesser community.

You are making a difference, and keeping a promise we made a decade ago to be better stewards to our community.

Thank you.

Dan Kilder

Dan Kildee



Genesee County Land Bank Authority 2004 Founding Board of Directors

Chair

Genesee County Treasurer Dan Kildee

Vice Chair Genesee County Commissioner Richard Hammel

Secretary Flint Township Supervisor Linda Barber

Treasurer Genesee County Commissioner Ted Hammon

Member Flint City Councilman Johnnie Coleman Member

Genesee County Commissioner Raynetta Speed



Genesee County Land Bank Authority 2014 Board of Directors

Chair

Genesee County Treasurer Deborah L. Cherry

Vice Chair Genesee County Commissioner Brenda Clack

Secretary Fenton City Councilwoman Patricia Lockwood

Treasurer Genesee County Commissioner Omar Sims

Member Genesee County Commissioner Pegge Adams

Member Flint City Councilman Bryant Nolden

Member

Genesee County Commissioner Mark Young





Rather than simply allowing those conditions to continue, allowing vacant properties to fall into the ownership of out of town investors and let the neighbors just deal with the consequence, the Land Bank steps in and takes responsibility; is willing to take ownership of those properties. Knowing that with that ownership comes scrutiny, often criticism, but what really comes with that, the willingness to do that, is the ability to make a difference in the lives of people who live in Flint's neighborhoods, in Genesee County's neighborhoods.

Congressman Dan Kildee



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66 One building, one house, one empty lot at a time, the Land Bank has made a difference.

Congressman Dan Kildee

Then I began to realize the value of the Land Bank. What would happen if we had all these homes and nobody to navigate what happens? So it began to make a lot of sense to me, why there needs to be a Land Bank.

Rev. R. Sherman McCathern



Celebrating the First Ten Years 2004 - 2014 Genesee County Land Bank Authority

The Land Bank has accepted 14,803 tax-foreclosed properties.

The Land Bank formed in 2004 with the mission of "restoring value to the community by acquiring, developing, and selling vacant and abandoned properties in cooperation with stakeholders who value responsible land ownership." Since that time, there has been 19,892 tax-foreclosures in Genesee County, of which the Land Bank has received 14,803, nearly 75%. The majority of these properties have been vacant for years and are blighted. Why does the Land Bank accept these problem properties? Before the Land Bank formed, tax-foreclosed properties were purchased by hundreds of different owners. Most of these owners were speculators who did not live in the area, maintain the properties, make the properties available for sale, or even pay property taxes. Inevitably, the condition of the properties typically continued to deteriorate and many of them cycled through tax-foreclosure over and over again. The Land Bank was created to interrupt this cycle. Because the Land Bank is dedicated to supporting revitalization in Genesee County, it accepts thousands of problem properties annually to prevent them from being sold to irresponsible property owners. By removing blight and negotiating sales, the Land Bank better positions these properties for responsible reuse.

THE NUMBERS

Since 2004 the Land Bank has promoted responsible land ownership by accepting...

- 10,207 houses
 - 40% of these houses were in need of demolition when they were received by the Land Bank
 - **\$9,600** is the median State Equalized Value (approximately half of the market value) of houses accepted by the Land Bank
- **3,935** residential vacant lots
- 373 commercial structures
- 288 commercial vacant lots
- 14,803 tax-foreclosures in total

Tax-Foreclosed Properties by Year in Genesee County



Properties Received by the Land Bank

- Houses: 69%
- Commercial Buildings: 2%
- Commercial Vacant Lots: 2%
 Residential Vacant Lots: 27%
- Residential vacant Lots. 27%



My favorite thing about my house is its character.

Julie Appleton Homeowner

Matt and Julie Appleton became Flint residents when they purchased their home in 2012. Their brick house was built in 1910, received by the Land Bank in 2008, and rehabilitated in 2011 through federal Neighborhood Stabilization Program grant funds in partnership with Genesee County Habitat for Humanity. ≈







Eddie Jones has been a Flint resident for 60 years. He became a homeowner in 2012 when he purchased his house from the Land Bank. Eddie had been renting for years before he identified a vacant house owned by the Land Bank, entered into a land contract, and completed payments in just over one year. »

I paid for the house in one year. I was grinning from ear to ear. I probably would still be renting, if it wasn't for the Land Bank.

> Eddie Jones Homeowner



The Land Bank values and promotes affordable housing and homeownership.

Since day one, the Land Bank has prioritized affordable housing and homeownership. Accordingly, the Land Bank has sold 2,210 houses for homeownership since 2004. Sales include houses rehabilitated with grant funds and houses sold to non-profit developers for affordable housing. However, the majority of these houses were sold to individuals through land contracts. In fact, the Land Bank has sold more than 1,700 houses through land contracts, nearly 77% of its total home sales. For many of these purchasers, the conventional path to homeownership is not an option. The Land Bank offers houses for sale through land contracts as a strategy to increase access to affordable homeownership. For houses that require repairs (as many do), the cost of repairs is considered in the sale price. The average land contract payment is \$200 monthly and a typical contract lasts five years. These houses, once vacant and taxforeclosed, are now occupied by community members who pay taxes and value responsible property ownership.

. THE NUMBERS

Since 2004 the Land Bank has promoted homeownership by selling...

- 2,210 houses in total
- 1,759 houses on land contract, often to former renters and first-time homebuyers
- Houses at an average sale price of \$10,135

Neighborhood Stabilization Program

- **102** houses rehabilitated after being positioned by the Land Bank
- Houses were fully renovated with new kitchens, bathrooms, and energy efficient appliances
- **\$4,949,583** received by the Land Bank and invested in rehabilitating vacant houses
- Houses were sold to income qualifying purchasers to promote affordable homeownership





Oak School was built in 1898 and provided elementary education for Flint children for nearly 80 years until it was closed in 1976. The building was received by the Land Bank in 2005 after being vacant. In 2013 the Land Bank provided the building to Communities First Inc. to facilitate a \$5.3 million investment in rehabilitating the property. The building is now home to Oak Street Senior Apartments, which opened in the fall of 2014 and is fully occupied. »

They are asking the right questions. Thank you to the Land Bank, not only for just saving the buildings, but thank you for thinking about the individuals actually within the communities and what's actually going to take place in the future.

Glenn Wilson Developer







The former Great Lakes Technology Centre was built by General Motors at the site of the former Fisher Body plant where the Sit-Down Strike of 1936 – 1937 occurred. As the number of tenants diminished in the early 2000s, the utility of the building was questioned and demolition plans even arose. The Land Bank saw the complex as an asset and acquired it 2006. Within five years the Land Bank sold the building to the Insight Institute of Neurosurgery and Neuroscience (IINN) who now operates out of the building and is expected to invest \$14 million into the complex. >



Jason and Tamera Keys own and operate Master's Beauty and Barber on West Pasadena Avenue in Flint. The husband and wife opened the business in December of 2005 after purchasing the building from the Land Bank. »

Without the Land Bank, the idea of owning a commercial building would have possibly been non-existent... Before I saw this building online, I wasn't even thinking of owning a barber shop.

Jason Keys Flint Business Owner



Commercial Redevelopment

The Land Bank has been a strong partner in large-scale and small-scale commercial redevelopment.

Although the vast majority of the properties that Land Bank has received are residential, it has received several hundred commercial properties. The Land Bank is charged with positioning and selling these properties to responsible owners for productive uses that are supported by community priorities and plans. The Land Bank has sold 133 commercial buildings for reuse since 2004. The Land Bank has been a strong partner in large-scale commercial redevelopment. \$60.2 million was invested in five buildings received and repositioned by the Land Bank. The Land Bank has also been a

strong partner in smaller-scale commercial redevelopment. These commercial structures, once vacant and tax-foreclosed, are now occupied by businesses that employ Genesee County residents, pay taxes, and fuel the local economy.



Since 2004 the Land Bank has promoted commercial redevelopment by positioning and selling...

- 133 commercial buildings
- 138 commercial vacant lots

 More than \$70 million invested in redeveloping commercial properties accepted, positioned, and sold by the Land Bank

\$60.2 million invested in redeveloping five Land Bank properties.

- The Land Bank Center: **\$4.4 million** invested in a five story building that had been vacant for over 20 years.
- The Durant: **\$27 million** invested in an eight story building that had been vacant since 1973.
- The Berridge and Tinlin House: **\$5.5 million** invested in two buildings that had been vacant for many years.
- IINN Insight Institute of Neurosurgery and Neuroscience: **\$18 million** invested in a new healthcare facility.
- Oak School: \$5.3 million invested in a former school that had been vacant for many years.





« Scott is a life-long resident of Genesee County from Clio. After working in the construction industry for many years he was hired by the Land Bank, and is the Construction Supervisor today.

66 I've got this position so I'm very thankful for that. And I'm here for the long haul with the Land Bank. I appreciate everything they've done for me, and I'm here to do the same for them.

Scott Hartman Construction Supervisor

Sharmil has worked on a Land Bank mowing crew for six years. She likes her job because she works outside and is part of making the community a better place. »





Whichever area we're in, we try to make that whole community look better.

Tyrone Ball Crew Leader

"

« Tyrone has been a Flint resident for more than 40 years. He has been a Land Bank Crew Leader for six years and has learned on the job skills and life lessons along the way.

It really impacted my life a whole a lot. A lot of things have changed in my life because of the work I do. Its changed my life tremendously. I'm a happy person today.

Tyrone Ball Crew Leader



Blight Removal & Job Training

The Land Bank crews remove blight in Genesee County by hiring locally.

Blight is a challenge for Flint and Genesee County today. A decrease in the local population has produced an abundance of properties that have become vacant and abandoned; there are more houses and buildings available than there are people and businesses to fill them. Blight is often found on these properties, including buildings in disrepair, dumped debris, and unmaintained vegetation. Often, the owners of these properties walk away from them and stop paying property taxes in the process. The properties go through tax-foreclosure and are typically received by the Land Bank. Thus, the Land Bank owns many of the vacant and blighted properties in Genesee County, including one out of every three vacant properties in the city of Flint. Because the Land Bank is dedicated to improving neighborhood conditions, it removes blight from all vacant properties in Flint, 67% of which it does not own. Land Bank crews remove trash, mow tall grass, secure vacant properties with boards, and cleanup houses to reposition them for sale. Not only do the crews improve neighborhood conditions, they also provide local opportunities for job training and employment. Land Bank crews have trained and employed more than 200 individuals from Flint and Genesee County since 2004.

THE NUMBERS

Since 2004 the Land Bank has removed blight by...

- Training and employing more than **200** local individuals to remove blight and maintain vacant properties
- Removing more than **4,000** tons of trash from vacant properties
- Completing more than 150,000 vacant property mowings
- Boarding and securing more than 2,000 vacant structures



It has changed the neighborhood for the better. All those properties that looked horrible are torn down. I see people now with their front doors open more. Keep it up. We are really in need of a lot in this city. And we know that you have an awesome task, but we know that you can do the job.

Netra Hughes Flint Resident

Before and after of a house demolished in Flint.





Before and after of a house demolished in Mt. Morris Township.



C The Land Bank has removed 90 blighted structures in Mt. Morris Township over the last year and a half alone. Of those 90 structures, without the County Land Bank there would probably still be 89 of those structures still standing today.

Larry Green Mt. Morris Township Supervisor

If the Land Bank had not stepped in, we would be looking at two gutted buildings that would be infested with vagrants and crimes, daytime and nighttime.

The apartments on Carpenter Road and Fleming Road in Flint were demolished by the Land Bank during 2012 and 2013, in response to complaints voiced by nearby residents and community members. ≈



Through the years, these buildings had several different owners who expressed a total disregard for their upkeep, which was readily seen. We expressed concerns to no avail. So we were elated when we heard that the Land Bank was going to demolish the buildings.

John Holmes Flint Resident

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Demolition

The Land Bank removes vacant and blighted structures from our community through demolition.

Demolition is one of the Land Bank's most well-known and popular activities. Residents and community members share, time and time again, that demolishing blighted structures makes them feel safer and improves neighborhood conditions. 4,946 blighted Land Bank structures have been demolished in Genesee County since 2004. These demolition efforts are primarily grant funded. The Land Bank has raised more than \$28 million and leveraged an additional \$26.5 million in demolition funding. In total, \$54,540,000 million has been invested in demolishing blighted structures, positioned by the Land Bank, in Genesee County.

THE NUMBERS

Since 2004 the Land Bank has stabilized neighborhoods and commercial corridors through demolition...

- **4,819** blighted residential structures accepted by the Land Bank have been demolished
- 127 blighted commercial structures accepted by the Land Bank have been demolished
- **\$54,540,000** invested in demolishing blighted structures accepted by the Land Bank

The Costs of Demolishing a House: \$10,600 on Average in 2014



- Inspections and Surveys: 4%
- Abatement and Disposal of Hazardous Material: 35%
- Utility Cuts: 4%
- Demolition Permit: 2%
- Structure and Basement Removal: 34%
- Backfill with Clean Soil and Initial Site Grading: 15%
- Final Site Grade, Seeding, and Mulching: 6%

Spring Grove Wetland Restoration

☆Spring Grove is a restored wetland and natural spring area near Flint's Downtown District. For years the property was littered with illegally dumped waste and overtaken by an invasive weed. The Land Bank received the property. In 2006 the Land Bank began the process of cleaning-up the site and restoring the wetland area in strong partnership with the supporting neighborhood association.

Without the Land Bank, I might have had to move.
Rutha Boston
Flint Resident





The neighborhood was concerned that once the demolition was complete, we would have a large open space of overgrown grass. So, we were very happy when we heard the Land Bank's proposal to plant this clover, which looks great and has required very little maintenance.

John Holmes Flint Resident

«Rutha Boston has lived on Bishop Street in Flint for over 40 years. The house next door to her was vacated, and quickly became a nuisance and a safety concern. The Land Bank received the property in 2004. The Land Bank demolished the house and sold the vacant lot as a Side Lot to Rutha in 2006.



Community members adopt and lease vacant lots from the Land Bank for a variety of uses, including food gardens. \approx



I just like it. It's a nice yard, open space.

Rutha Boston Flint Resident

Vacant Lot Reuse

The Land Bank promotes responsible vacant lot reuse.

There are tens of thousands of vacant lots in Genesee County today, more than 14,000 in the city of Flint alone. Many of these vacant lots are located next to and near occupied houses, woven into the fabric of Flint and Genesee County neighborhoods. Because the Land Bank is dedicated to improving neighborhood conditions, it has invested in projects and programs for promoting responsible vacant lot reuse. First and foremost, the Land Bank makes its Lots Available for community care and use. Lots are annually adopted for free and

are leased for up to five years for \$1 per year. 701 lots have been adopted and/or leased by community members since 2004. These lots are well cared for and often contain improvements, including flower gardens, food gardens, and pocket parks. The Land Bank has been selling Side Lots to adjacent homeowners for a nominal price (currently \$64 out the door in the city of Flint) since it formed, a total of 947 to date. Also, the Land Bank has treated vacant lots to diminish long-term maintenance costs. One example is Spring Grove, a wetland area near Flint's

Downtown District that the Land Bank has been restoring since 2006. More recently, the Land Bank began seeding demolition sites with clover rather than traditional grass. While grass requires consistent seasonal mowing and maintenance, clover is a slow and low growing ground cover that also restores nitrogen to the soil. By the spring of 2015 the Land Bank will have seeded approximately 1,200 vacant lots with clover. The Land Bank works to better position vacant lots for responsible reuse.



THE NUMBERS

Since 2004 the Land Bank has promoted vacant lot reuse by...

- Adopting and leasing **701** vacant lots to community members for care and reuse
- Selling **947** vacant lots as Side Lots to adjacent homeowners who extend their yards
- Restoring the natural habitat at Spring Grove, an urban wetland
- Planting low-maintenance clover on **700** vacant lots
- **500** additional vacant lots will be planted with clover by the spring of 2015







CITH is a truly unique and potentially valuable amenity and must be creatively addressed to help transform Flint. " Imagine Flint Master Plan for a Sustainable Flint





Chevy Commons

The Land Bank has reimagined Chevy Commons.

Chevy Commons is located along the Flint River a few blocks west of Flint's Downtown District and adjacent to Kettering University, Atwood Stadium, and GM Tool and Die. Once a General Motors manufacturing facility, Chevy in the Hole, the vacant site is now a 130 acre brownfield. Community and stakeholder discussions to transform the riverfront site into park-like space began in 2005 through the process of developing the Flint River District Strategy. In 2007, Re-Imagining Chevy in the Hole was drafted by graduate students from the University of Michigan under the direction of the Land Bank and other partners. The concept plan

further developed green space design opportunities, in light of the environmental constraints caused by the previous on-site industrial manufacturing. The Flint Riverfront Restoration Plan, vetted by the public and adopted by the Flint River Corridor Alliance in 2010, focuses on creating connected green space along the banks of a rehabilitated Flint River. The Land Bank has attained \$5,945,160 million of funding for reimagining the site. The City of Flint was awarded a \$1.6 million United States **Environmental Protection** Agency (EPA) Revolving Loan Cleanup Sub-grant from the

Genesee County Treasurer to address environmental concerns and construct the initial phases of a landscaped cap on Chevy Commons. In 2014 The Land Bank and the City of Flint released a site design plan that provides a blueprint for converting 60 acres of the former Chevy in the Hole site into a natural area, Chevy Commons. The park-like space will be redeveloped in phases to include open grasslands, woodlands, and wetlands interlaced with trails that will link to the surrounding institutions, neighborhoods, and regional trails.

THE NUMBERS

The Land Bank has attained \$5,945,160 of funding for reimagining Chevy Commons.

Chevy Commons Design Goals

- Create a **safe public place** that is **accessible to the community**.
- Develop a **low-maintenance landscape** that is **cost effective to manage**.
- Create **blue and green infrastructure** as described in the **City's Master Plan**.
- Redevelop the site in **phases** as **funding** is available.
- Create access to the Flint River connections to surrounding neighborhoods and trails.
- Enhance the appearance of the site to create opportunities for economic development.
- **Recognize** and **celebrate** the **historical significance** of the site.

Raynetta Speed, the Community Outreach Coordinator at the Land Bank, welcomes residents attending a Civic Park meeting in December of 2013. »



☆ The Land Bank and the Concerned Pastors for Social Action hosted for a "Blight Free Flint" in August of 2013 to share demolation plans with the public.



Stay in touch with the people. And that's what we do here. We stay in touch with the residents in the greater Flint community. And that's why I like this job so much.

Raynetta Speed Community Outreach Coordinator





66 It's been a learning curve for the community, in understanding the Land Bank. And I think it's been a learning curve for the Land Bank, in understanding the community. And I think Flint will be a better place because both have been willing to learn.

Rev. R. Sherman McCathern



The Land Bank has allowed us, through the Clean & Green program, to help young people put guns down and pick-up equipment to make the neighborhood better.

Rev. R. Sherman McCathern

Community Engagement

The Land Bank engages with the community.

The Land Bank greatly values its relationships with the community. The Land Bank understands that its role and its work are not easily understood. The Land Bank also believes that its work will be more meaningful and effective when informed by the insights of the community. Therefore, the Land Bank has invested in engaging with the community in a variety of ways. The Citizens' Advisory Council was formed during the Land Bank's inception. The eighteen member body represents each Genesee County district and Flint ward and is charged with advocating for Land Bank programs in the community and informing the Land Bank of the impact, reception, and perception of its policies and programs by the community. In 2009 the Land Bank hired a full-time Community Outreach Coordinator. She is charged with facilitating two-way daily communication between the Land Bank and the community and attends an average of 400 community gatherings annually. The Land Bank has hosted an array of public gatherings over the last ten years, including public information meetings and community engagement sessions. Clean & Green supports community groups in cleaning, maintaining, and beautifying otherwise vacant properties in Genesee County.

THE NUMBERS

Since 2004 the Land Bank has engaged with the community...

- Raynetta Speed, the Community Outreach Coordinator at the Land Bank, has attended approximately **1,600** community gatherings since joining the Land Bank's staff in 2009.
- The Land Bank has hosted and participated in an additional 600 community gatherings.
- The Land Bank has engaged more than 5,000 community members over the last ten years.



The Clean & Green program is at the heart of the Land Bank's community

engagement. Clean & Green celebrates its ten year anniversary in 2014. The program began at the Land Bank in 2004. The program has been and continues to be a creative, community-based approach towards maintaining vacant properties. Block clubs, schools, churches, neighborhood associations, and local nonprofits are some of the nearly 90 community-based organizations who have participated in Clean & Green over the last ten years. Through the program community

groups seasonally maintain concentrated clusters of vacant properties. Each participating group receives a stipend for its maintenance work, much of which is used to employ local youth in improving their neighborhood conditions.

- THE NUMBERS

Since 2004...

- More than 65,000 vacant property mowings, valued at \$3.1 million
- More than **\$1.3 million** invested in community-based organizations
- 1,700 area residents participated
- 900 area youth participated
- **450** area youth employed





THE GENESEE COUNTY LAND BANK THANKS THE **COMMUNITY FOR TEN YEARS OF SUPPORT!**

Over the last ten years the Land Bank has positioned properties, once vacant, for more than **\$138 million** of investments. The Land Bank has attained **\$55 million** of grant funding directly. A special thank you to those who provide financial support to the Land Bank.

- Genesee County Board of Commissioners

- Ruth Mott Foundation Saginaw Bay Watershed Initiative Network United States Department of Housing and Urban Development



CONTACT US